

<p style="text-align: center;">Newberry Need-based Roundtable Fall 2006</p>

1. What is the profile of the neediest students at your institution?

- Cost of Attendance minus EFC
- Low EFC
- Two year institutions are not always affordable. Some do not have loan program.
- Neediest student defined by lowest EFC. However, student with greatest need may not be one with lowest EFC. Student with lowest EFC will get federal grants. Issue is neediest student vs. those with greatest need.
- Students who work may become non-Pell eligible but doesn't mean they are not needy.
- Independent/Non-traditional students have life expenses in addition to college expenses.
- Federal methodology has improved but you can't always see the neediest student with the FAFSA. There is professional judgment for things such as layoffs, divorce, and other unforeseen situations.
- Neediest students most often just missed Pell Grant eligibility

2. How do we allow the neediest students access to colleges and universities in South Carolina?

- Admissions standards may keep neediest students out
- Partnership with local high schools to increase academic rigor
- Sometimes students can afford tuition but not books, labs, uniforms, etc.
- Open-door policy
- Sponsor "How to Finance a College Education" Workshop
- Have programs for parents, especially for those that did not attend college themselves.
- Focus on families
- NBG is limited funds. If student applies late funds may be gone.
- Focus on working with potential donors to give need-based scholarships

3. What aid is available for our neediest students?

- Pell Grant
- Loans
- Supplemental Educational Opportunity Grant
- Academic Competitiveness Grant
- SMART Grant

- Institutions will do what is best for them. They will recruit students with high SAT and give them merit-based scholarships. Federal government must focus on need-based aid.
- LTAP does not go to the neediest student. Pell Grant is used for tuition but can't get LTAP to pay for books, fees, etc. Student must get loans to fill in the gap.
- Institution is looking into a program for needy students with funding from private donors. It will increase access to college and provide a debt-free education for the population. Program will be similar to UNC.
- There is a belief in the community and in the legislature that students attending two-year institutions have their education paid for through grants/scholarships. This is not true.
- National trend shifting from merit-based aid to need-based aid.

4 . How do we retain the State's neediest students at the colleges and universities in South Carolina?

- Academic Success Center
- Institutions should try to keep loan indebtedness low so students can focus on education.
- Students do not want loans so they work a great number of hours. This takes time away from their studies.
- Use proceeds from University Bookstore for need-based aid for returning students.
- Transportation: This is an issue in rural areas.
- Lack of understanding about actual cost. Start awareness early.
- Families get penalized for saving for children's college expenses.
- Students who work must report income on FAFSA

5 . How can the State better serve our neediest students?

- Fund institutions so tuition would not have to go up
- Scholarships should go to students so they can make the decision where to go to school.
- Bulk of merit-based scholarship money going to middle and upper-class families. It is not going to families who really need it.
- 95% of students who get scholarships are able to pay for their education.
- Keep institutional flexibility in awarding NBG.
- Free and reduced education similar to Free and reduced lunch program
- Debt load has impact on life after graduation
- Students may choose career paths based on debt levels. For example, students with high debt may not go into service fields.

- Need common voice when speaking to legislators about additional money.
- Apply new methodology to any increase in NBG.